

28+1 Scams to make your players lose Gold!

Have you ever felt the need to reduce the amount of gold that your player's carry? Maybe you miscalculated the gold inside the chest and now they are ultra-rich? Or maybe you just want to make them suspect their own shadow for treachery? Fear no more cause you are reading the perfect guide on how to make your players get scammed, pickpocketed and lose money without them even realizing how it happened!

How to get scammed at: *the streets of a busy town.*

Bracelet of Friendship: A really friendly man will approach you and offer you a friendship bracelet which brings good luck to the one wearing it while he has friends near him. Regardless of what the player say, the man will try to take his wrist and begin making the bracelet on him, and then ask for the payment of 5GP. If the players become aggressive he flees while asking for forgiveness. This scam can also be used as a distraction, while their accomplice pickpocket the players. Ask for the players to roll a perception check (DC 12) with disadvantage if they pay attention to the man who is making the bracelet. If the pickpocket is successful the victim loses 1d10+2 GP.

Rose for your girlfriend: A man will approach a male player who is standing near a female player, and offer her a rose. He will then ask you to pay for it at the extortionate price of 2GP, and make the male player feel like a bad boyfriend if he refuses!

The found ring: A woman will drop a ring right in front of the party and ask if they dropped it(characters with a passive perception of 12 or higher notice that she dropped it on purpose) .

-If the party say no, she will inspect the ring and prove to you that its real gold (it isn't). She'll then offer to sell it to them for a much, much higher price than it's worth.

-If the players say yes, she demands for proof that they say the truth and will only give it to them if they wish to highly reward her for finding their lost possession.

In both cases she will ask for 20 GP. The actual price of the ring is 5 SP.

The Thrown Baby: A woman will walk up to one of the players and throw her baby (usually a doll) into his arms. Players witnessing this must roll a WIS (DC10) or be shocked for one turn, the player who holds "the baby" rolls with disadvantage. While the player is in shock and his hand is occupied holding the baby, her accomplices will try to run and grab any possession they might believe it would be easy to steal (DM's discretion).

Street games: A man will perform a game such as guessing which cup a ball is in, or a magic trick, on the side of the street, and will have a group of accomplices disguised as viewers watching his show. This is to make the party curious and want to go over and watch him. The man will offer the players a chance to play if they want with the small price of 1SP. While the players are distracted, the man's accomplices will pickpocket them. Ask for the players to roll a perception check (DC 12) with disadvantage if they pay attention to the man who is performing. If the pickpocket is successful the victim loses 1d10+2 GP.

Stain on your jacket: someone will purposely spill something (anything liquid that leaves a stain) on a player's clothes – this could be subtly or by accidentally bumping into you. They will then point it out to you and offer to clean it. When they get their hands on your clothes to wipe it clean they will steal whatever's in the pockets. Ask for the player to roll a perception check (DC10) to see if they see them putting their hands in the pockets.

Woman selling rosemary: An old woman looking like a witch will offer the players a spring of rosemary. This is said to be a sign of friendship. She will then grab the arm of the player and offer to read his fortune. Then you guessed it, she asks for payment for her services. 10GP per fortune read. Oh, and if the players don't pay, she starts cursing the players and their family – which can be a bit scary. (You can actually curse them with minor effects of your choice. Which will require a remove curse spell.)

The Painter: A friendly looking local will come over and offer to draw a fast-painting of the players. He will then ask for 5gp for his services. The drawing is not so nice and the faces look nothing like the real thing!

The music artist: A friendly and enthusiastic bard will grab the party's attention as they walk past him and ask them to check out his music. He will talk to them about how they would be doing a really big favour by speaking of how a great musician he is in to your home city. When you accept to listen to his music he will ask for payment (15gp) and, if you refuse he and his 5 friends (Thugs) will intimidate the party until they pay.

Drug deal: A suspicious looking commoner will approach the players and ask them to follow him somewhere where people won't be able to see them easily and will try to sell drugs(sugar pills) to them for 1gp per 10 pills. When the player buy them then fake town's guards will "just" happen to be walking past and catch them - apprehending the "dealer" and ordering you to pay a large fine of 200 GP to avoid jail. The fake guards look identical to real guards of the town. If the players decline to pay the fake guards will attack the players with the help of the apprehended dealer. Use the stats of "Guard" for the fake guards and the "Commoner" for the dealer.

The town escort: A local commoner will offer the players to show them around town for the small price of 1SP per person. He will then take advantage of the player's lack of knowledge about the area. He will purposely take long routes that are likely to see bandits or thugs who will attack the players and ask for all of their money. If the players refuse then, roll for initiative.

How to get scammed while: *Travelling*

The overnight Cart: People will offer travellers incredibly cheap overnight cart travel to get from city to city. They end up paying more than they bargained for, as the cart will be attacked by bandits or thieves or maybe the owner will stealthily steal any valuable items when he has a chance.

The Drop and Swap: Cart drivers, inn/shop keepers etc. will accidentally drop your change, and pick up similar looking (but less worthy) coins instead. Players with a passive perception of 11 or above will notice the scam.

The experienced hunter: A hunter (scout) will offer to guide the party through a really dangerous forest for the payment of 25GP. While the party is traveling he will lead them to an ambush. 20 bandits will jump from trees and/or from holes in the ground and intimidate the players into giving them all of their gold. If the players decide to fight, the Hunter will betray them and help the bandits.

How to get scammed by: *Locals and children*

Slow counting: A cashier will count through your change painfully slowly, and often take pauses and start counting all over from the start, in the hope that the player will lose patience and just accept the change anyway. However the cashier is counting through a much lower sum than the player is owed!

An amazing jewelry deal: A friendly commoner will inform the party that their destination is closed and recommends them to visit somewhere else. When the players arrive at the recommended destination the players will meet another friendly guy who will tell them how he buys diamonds or gemstones from the local shops and sells them for a much higher price back home. The aim is to get your players to buy the jewelry, diamonds or even carpets after being promised that they will sell for a high profit when they visit other towns. Of course the things they buy will be bought at double the original price and nobody will want to buy them back from them the players since they are worthless.

The Dodgy doctor: an off-duty “doctor” will approach the party and offer to sell them fake healing herbs and potions promising that you they are a lot more efficient and cheaper than the original healing potion. The herbs cost 10 GP and the potion only 20 GP. The herbs heal 1d4-1 HP and the potions heal 3 Hp.

The Fake Guardsmen: Official looking patrol guardsmen will approach your players and explain that fake money has been circulating in the area, and they need to check your gold. When they return it to you, it will have 2d20 GP per person missing! They may also ask to see for a passport of some sort or allowance of travel, and demand a fine of 100GP per person to solve the issue. If the players ask for proof that the guardsmen are telling the truth, they will show a paper forged to resemble the command of a local lord which has written on it, exactly what the guards asked of the players.

The fake ticket: While the players are queuing for the line of any sort of event or service, an official looking (but fake) staff member will offer them higher priced VIP tickets to bypass the queue. This can be tempting, but the tickers are forged and do not work!

The map seller: A man will approach the players and try to sell them a map of the area. They will unfold the map in their face to show it to them, but this is done as a distraction while their accomplice pickpockets them. Ask for the players to roll a perception check (DC 11) with disadvantage. If the pickpocket is successful the victim loses 1d10+2 GP.

The Beggar: A beggar, usually an old or pregnant woman, will try to guilt trip the players into handing over some loose change. This may not seem too bad, but there is often a thief nearby watching where you keep your gold and will later try to steal it from you.

A free massage: A beautiful woman will approach you while inside an Inn while you are relaxing and offer you a massage. Even if you say no, she will try to give you a small sample massage for free. Once she has started, she will hang around and pester you for a rather high payment of 5GP!

The flirt: An attractive woman or man will approach one of the players and start flirting with him/her. Then he/she will ask if he/she would like to go to a bar with him/her. When the night is over he/she will ask for the high payment of 50GP and intimidate the player that thugs will come for him/her if they don't pay.

Eager Exotic language students: innocent looking girls will overhear you speaking any kind of language other than common and come over to ask if they could practice theirs on you. Their story will quickly turn into a sob story and will ask the players for some money.

Lost children: Two lost children will approach you while sobbing and crying. They will quickly inform the players that they were at their favorite inn with their parents but they got lost while playing and they don't know how to return. When the players arrive at the inn the barkeeper will say that the parents will be back soon and he will ask the players to stay with the children until they be back. The children will ask the barkeeper for something to eat and they promise that their parents will pay. When the children finish with their food they will run off without paying. The barkeeper will then demand that the players pay for the food or he will call the local guardsmen.

Free peanuts: A happy man will enter the inn and will approach the table of the players while shouting how good these peanuts he is eating are and throw them on the table. He will then ask for the players to taste them. If the players touch the peanuts for any reason he will then ask for 1GP because he can no longer eat them for religious reasons.

The postcard: a poor looking child will shove a post card and pencil in the players face and ask for help writing a letter home. He will then tell them about his poverty and make them feel sorry for him, and try to guild trip them into handing over some money.

Gypsy kids: A large group of gypsy children will surround one of the players in the street and hassle them until they hand over some coins or other valuables. They may also try to sell them small pouches of peanuts who taste like sand for 1sp each. Some of the children might also try to pickpocket the player.

The room inspectors: While at an Inn during late night, two people, dressed as the Inn employees, will knock on the door of the player's room for a routine room inspection. One will distract the sleepy payer with conversation while the other steals any possible valuables!



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